



Utah Counties Insurance Pool

AGENDA

BOARD OF TRUSTEES MEETING

Thursday, October 19, 2006, 2:00 p.m.
Salt Lake City Public Library
210 East 400 South, Conference Room 1
Salt Lake City, UT

2:00	Call to Order	Dan McConkie
	Review of Board Members Absent	Dan McConkie
	Approval of September 22, 2006 Meeting Minutes	Dan McConkie

ITEM INFORMATION

1	Annual Membership Meeting Trustees' Agenda Item Assignments	Sonya White
2	Loss Control Manager's Report	Mark Brady
3	Chief Executive Officer's Report	Lester Nixon

ACTION

4	Approve Third-Quarter Financial Statements	Lester Nixon
5	Approve 2007 Multiline Member Premium Contributions	Lester Nixon
6	Approve 2007 Workers' Compensation Member Premium Contributions	Lester Nixon
7	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	
8	Action on Litigation Matters	Kent Sundberg
9	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Dan McConkie
10	Ratification and Approval of Payments and Credit Card Transactions	Gene Roundy
11	Schedule Nominating Committee Meeting	Sonya White

Other Business

Next Meeting



Utah Counties Insurance Pool
Serving Counties Since 1992

BOARD OF TRUSTEES MEETING

M I N U T E S

October 19, 2006, 2:00 p.m.
Salt Lake Public Library, Salt Lake City, UT

BOARD MEMBERS PRESENT

Dan McConkie, *President*, Davis County Commissioner
Lynn Lemon, *Vice President*, Cache County Executive
Gene Roundy, *Secretary-Treasurer*, Iron County Commissioner
Steve Baker, Davis County Personnel Director
Ken Bischoff, Weber County Commissioner
Kay Blackwell, Piute County Commissioner
Jim Nyland, Grand County Sheriff
Kent Sundberg, Utah County Deputy Attorney
Steve Wall, Sevier County Clerk-Auditor
Steve White, Utah County Commissioner

BOARD MEMBERS ABSENT

Jim Eardley, Washington County Commissioner
Ira Hatch, Emery County Commissioner
Karla Johnson, Kane County Clerk-Auditor

OTHERS PRESENT

Lester Nixon, Chief Executive Officer
Mark Brady, Loss Control Manager
Brody Parker, Safety Specialist
Korby Siggard, Claims Manager
Sonya White, Manager of Administration

Call to Order

Dan McConkie called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 2:00 p.m. on October 19, 2006.

Introduction of New Staff

Lester Nixon introduced Susan Gonce the new workers' compensation program claims adjuster hired by Alternative Service Concepts. Susan has accepted the direct position with UCIP effective January 1, 2007, the date claims will be brought in-house. Lester introduced Shaney Kelleher the new UCIP Administrative Assistant. Susan and Shaney were excused from the remainder of the meeting.

Review of Board Members Absent

Jim Eardley, Ira Hatch and Karla Johnson requested to be excused from this meeting due to prior meeting commitments. Lynn Lemon made a motion to excuse Jim Eardley, Ira Hatch and Karla Johnson from this meeting. Kay Blackwell seconded the motion, which passed unanimously.

Approval of September 22, 2006 Meeting Minutes

The minutes of the Board of Trustees meeting held September 22, 2006 were previously sent to the Board of Trustees for review. Kent Sundberg requested that *Letter* be corrected to *Lester* on page three, Ratify the Action of the Chief Executive Officer. Steve White recommended that *with* be corrected to *which* in the last sentence on page three, Set Date and Time for Closed Meeting. Steve White recommended that *salt* be corrected to *sale* in the fifth sentence on page four, Other Business. Steve Wall recommended that the fourth to the last sentence on page three, Approve Assignment of Property Excess/Reinsurance Markets read: *Lester approached one market, Genesis, which will directly provide UCIP with a direct quote.* Steve Wall made a motion to approve the September 22, 2006 Board meeting minutes with the recommended changes/corrections. Kent Sundberg seconded the motion, which passed unanimously.

Annual Membership Meeting Trustees' Agenda Item Assignments

Sonya White provided the Board with a tentative agenda and assignment listing for the Annual Membership Meeting scheduled for November 30 at Thanksgiving Point (see attachment #1). Trustees agreed to their assignments.

Loss Control Manager's Report

Mark Brady reviewed the survey results from the Certificate in Risk Management Program Training with the Board (see attachment #2). Next year's training is scheduled for August 13-16 in Cedar City. UCIP staff is looking at facilities to accommodate the growing attendance at this training.

Chief Executive Officer's Report

Lester Nixon provided the Board with a written report (see attachment #3) and reviewed the following: 1) Board Information Items; 2) Committee Meetings Held; 3) Marketing Efforts; 4) CRL Property Program; 5) Building Issues; 6) Award Received.

Lester reviewed the month ending September 2006 Multiline Pool loss report with the Board (see attachment #4). The number of claims for the current year is 62 open and 161 closed. Total paid for 2006 claims is \$441,557 and the total incurred is \$1,007,373. The loss ratio for the first nine months is 18%. All years' total incurred losses are \$24,570,664. All years' loss ratio for the first nine months is 39%.

Lester reviewed the Workers' Compensation loss report, provided by Alternative Service Concepts, with the Board (see attachment #5). This report shows each year's open and closed claims, total paid and total incurred. The number of claims for the current year, as of September 30, is 153 open and 102 closed. Total medical/indemnity paid is \$102,707, total expense paid is \$3,121 and the total incurred is \$319,351.

Approve Third-Quarter Financial Statements

Pursuant to Article 5.14(a) of the UCIP Bylaws, Lester Nixon provided the Board with a copy of the third quarter, in-house prepared, financial statements for the month ending September 30, 2006 (see attachment #6). At each quarter, the statements will include an accrual basis column as recommended by UCIP's auditors, Geri Douglas and Martha Hayes of Larson and Company. The Balance Sheet, page 1, shows cash at \$1,558,327 compared to \$229,730 in 2005. Investments are at \$10,097,007 compared to \$9,891,902 in 2005. Liabilities for the current year are at \$4,530,858 based on cash and \$9,377,150 accrued. The accrued loss reserves are the main reason for presenting the accrual compared to cash basis on the quarterly financials. This allows for the Board to see how losses are developing so that the budget can be revised to meet the reserves at the end of the year. With the year 75% complete, the multiline budget to actual is at 101% of revenue and 81% of losses and expenses. The workers' compensation budget to actual is at 99.14% of revenue and 39% of losses and expenses. The administration budget to actual is at 71%. Kay Blackwell made a motion to approve the third-quarter financial statements as presented. Ken Bischoff seconded the motion, which passed unanimously.

Approve 2007 Multiline Member Premium Contributions

Lester Nixon provided the Board with premium scenarios for the 2007 Multiline Pool program (see attachment #7). Lester recommended that the Board consider using the actuarial pure loss rate ratios for the premium formula. As shown in the scenarios, a rate of .063 cents per \$100 of property value, a rate of \$170 each for vehicles, and a rate of \$2.90 per \$1000 of expenditures was used. By using the pure loss rate several counties would experience either a large increase or decrease. Scenario 1 would allow for premiums to be collected that would almost meet the actuaries' indicated premium need for the 2007 program. Scenario 2 would raise premiums for those counties that show an increase, using the pure loss rate, and keep premium the same as the prior year for those counties that show a decrease. Scenario 3 would raise premiums 5% and cap any increase to 15%. Gene Roundy made a motion approving the 2007 Multiline Member Premium Contributions as calculated in scenario 3 (5% to 15% increase) using the pure loss rate. Lynn Lemon seconded the motion, which passed 9-1, Steve Baker opposed. Steve Baker felt that the expenditures listed for Davis County may be overstated. Sonya White explained that a worksheet is provided to members so that the expenditures can be calculated correctly. This worksheet is included in the online member page for annual reporting. Steve recommended that the online reporting information be reviewed again with the insurance coordinators at their workshop in April.

Approve 2007 Workers' Compensation Member Premium Contributions

Lester Nixon explained that the actuaries' indicated premiums needed for the 2007 Workers' Compensation program is \$2,500,000. This is an increase of \$450,000 from premiums collected for 2006. Staff is working with the actuaries to get to a point where the experience modification factors can be used in a collective way for all Pool members. Lester recommended the following scale to collect an additional \$365,000 for the 2007 program: a premium increase of 18% for counties with an experience modification factor of .70-.80%, an increase of 19% for factors of .81-1.00%, an increase of 20% for factors of 1.01-1.10% and an increase of 21% for factors 1.11 and greater (see attachment #8). Gene Roundy made a motion to approve the 2007 Workers' Compensation premium contributions as recommended. Steve White seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Steve Baker made a motion to set the date and time for a closed meeting to discuss pending or reasonably imminent litigation for October 19, 2006 at 3:20 p.m. Steve White seconded the motion, which passed unanimously. Board Members present during the closed meeting are: Dan McConkie, Lynn Lemon, Gene Roundy, Steve Baker, Ken Bischoff, Kay Blackwell, Jim Nyland, Kent Sundberg, Steve Wall and Steve White.

Steve White made a motion to conclude the closed meeting to discuss pending or reasonably imminent litigation at 3:40 p.m. on October 19, 2006.

Action on Litigation Matters

Kent Sundberg made a motion authorizing settlement authority up to \$250,000 in the matter of DUC03088240. Ken Bischoff seconded the motion, which passed unanimously.

Kent Sundberg made a motion authorizing settlement authority up to \$225,000 in the matter of GRA03088130. Gene Roundy seconded the motion, which passed; Jim Nyland abstaining.

Kent Sundberg made a motion authorizing settlement authority up to \$250,000 in the matter of SEV0000202006. Gene Roundy seconded the motion, which passed; Steve Wall abstaining.

Kent Sundberg made a motion authorizing settlement authority up to \$100,000 in the matter of CAC01088030. Ken Bischoff seconded the motion, which passed; Lynn Lemon abstaining.

Kent Sundberg made a motion authorizing settlement authority up to \$40,000 in the matter of DAV0000882006. Steve Wall seconded the motion, which passed; Steve Baker and Dan McConkie abstaining.

Set Date and Time for Closed Meeting

Steve White made a motion to set the date and time for closed meeting to discuss character, professional competence, and/or physical/mental health of an individual for October 19, 2006 at 3:45 p.m. Steve Baker seconded the motion, which passed unanimously.

Steve White made a motion to conclude the closed meeting to discuss character, professional competence, and/or physical/mental health of an individual at 3:55 p.m. on October 19, 2006. Kay Blackwell seconded the motion, which passed unanimously.

Ratification and Approval of Payments and Credit Card Transactions

Gene Roundy reviewed the payments made, payments to be made (see attachment #9) and credit card transactions with the Board. Gene Roundy made a motion to approve the payments made, payments to be made and credit card transactions. Lynn Lemon seconded the motion, which passed unanimously.

Schedule Nominating Committee Meeting


Committee Members will meet immediately following the next Board of Trustees Meeting.

Other Business

Lester Nixon explained that AIR, the company that the Board approved to contract for an earthquake study, is a subsidiary of ISO, the company that is trying to pressure UCIP into buying a license agreement. Lester has told AIR that they will not be doing business with the Pool. CRL may allow the Pool to use their study for Utah.

Lester Nixon explained that the City of St. George has an expiring workers' compensation premium of \$300,000. Their current provider wants to renew at \$450,000 and a quote received from WCF is at \$510,000. The City has decided to self-insure the statutory \$300,000. Lester would like to offer the City a quote for UCIP to administer their claims and offer reinsurance coverage through CRL. This would be a good risk for the Pool. The City would be a non-voting named insured. There are few cities in the state that are large enough to self-insure. The Board authorized Lester to provide the City of St. George with a quote for reinsurance and claims administration.

The next meeting of the Board of Trustees is scheduled for November 16, 2006, at 6:30 p.m. at Abbey Inn, St. George.

Approved on this 16 day of November 2006

Gene Roundy, UCIP Secretary-Treasurer



Utah Counties Insurance Pool

Supporting Your Goals Since 1992

ANNUAL MEETING of the MEMBERS

and **15-Year Anniversary Celebration**

November 30, 2006
Thanksgiving Point
3003 N. Thanksgiving Way, Lehi, UT

AGENDA		1:00p–5:00p Amber Room	
Call to Order	Welcome	2 min	Dan McConkie
	Member Roll Call	5 min	Steve White
	Introduction of Trustees and Staff	5 min	Ken Bischoff
	Review of Member Powers	5 min	Ira Hatch
Action	Approval of December 2005 Minutes	3 min	Steve Wall
	Approval of 2006 Budgets	10 min	Gene Roundy
Elections	Introduction of Trustee Nominations	15 min	Jim Eardley
	Speeches by Nominees		
	Ballot Election for 2007 Board of Trustees		
Reports	Audit Committee	10 min	Lynn Lemon
	Law Enforcement Committee	5 min	Jim Nyland
	Litigation Management Committee	10 min	Kent Sundberg
	Personnel Committee	10 min	Steve Baker
	Break	15 min	
	Loss Control Manager's	10 min	Mark Brady
	Workers' Compensation Safety Specialist's	10 min	Brody Parker
	Multiline Claims Manager's	10 min	Korby Siggard
	Chief Executive Officer's	15 min	Lester Nixon
	President's	10 min	Dan McConkie
	Government Pooling Keynote	20 min	Harold Pumford
	Break	15 min	
Wrap-Up	Outstanding Achievements Awards	10 min	Kay Blackwell
	Outgoing Trustee Recognition	15 min	Harold Pumford
	Election Results	5 min	Karla Johnson
	15th Anniversary Reflections	30 min	Gary Herbert, et al
	Adjourn		

DINNER, MUSIC, DANCING *featuring the Mobile HOMIES*

5:00p-8:00p+ Garden Room

1. Name

Total Respondents 36

(skipped this question) 0

2. Title

Total Respondents 36

(skipped this question) 0

3. County

Total Respondents 36

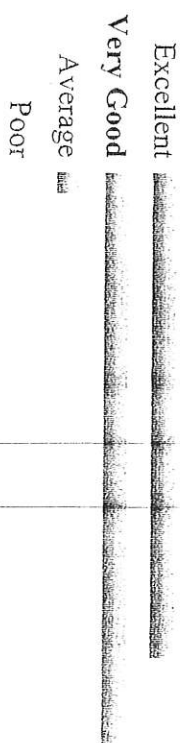
(skipped this question) 0

4. Phone

Total Respondents 35

(skipped this question) 1

5. Overall impression of the Training:

Response Response
Percent Total

44.4% 16

52.8% 19

2.8% 1

0% 0

Total Respondents 36

(skipped this question) 0

6. Did you like the format/time schedule of the Training?

Yes
No (explain what would work better for you next year)

Response Percent	Response Total
86.1%	31
22.2%	8
Total Respondents	36
(skipped this question)	
	0

7. Did you like/dislike the conference room(s) at the Hunter Conference Center? Explain.

Total Respondents	35
(skipped this question)	
	1

8. Did you like/dislike the meals provided? Explain.

Total Respondents	35
(skipped this question)	
	1

9. Would you rather have lunch on your own at next year's training?

Response Percent	Response Total
23.5%	8
76.5%	26
Total Respondents	34
(skipped this question)	
	2

10. How would you rate the presenters for Session I - Workers' Compensation, August 22?

	excellent	good	average	fair	poor	Response Average
Ronald Dressler	33% (8)	54% (13)	12% (3)	0% (0)	0% (0)	1.79

Brody Parker	46% (12)	54% (14)	0% (0)	0% (0)	0% (0)	1.54
Rodger Cochran	30% (8)	59% (16)	11% (3)	0% (0)	0% (0)	1.81
Pam Gebhardt	44% (11)	52% (13)	4% (1)	0% (0)	0% (0)	1.60
Lee Whitehead	46% (12)	50% (13)	4% (1)	0% (0)	0% (0)	1.58

Total Respondents 27

(skipped this question) 9

11. How would you rate the presentation topics and information provided for each topic?

	excellent	good	average	fair	poor	Response Average
Administrative Issues & Legal Changes Affecting Workers' Comp (Ronald Dressler, Utah Labor Commission)	21% (5)	63% (15)	17% (4)	0% (0)	0% (0)	1.96
Workplace Violence (Brody Parker, Utah Counties Insurance Pool)	46% (12)	54% (14)	0% (0)	0% (0)	0% (0)	1.54
How We Lowered Provo's Experience Modification Factor (Rodger Cochran & Pam Gebhardt, Provo City)	22% (6)	67% (18)	11% (3)	0% (0)	0% (0)	1.89
War Stories from the Work Comp Front (Lee Whitehead, CorVel Corporation)	46% (12)	50% (13)	4% (1)	0% (0)	0% (0)	1.58

Total Respondents 27

(skipped this question) 9

12. What topics would you like presented/discussed at next year's Workers' Compensation Session?

Total Respondents 9
(skipped this question) 27

13.

Response		Response	
Percent	Total	Percent	Total
100%	8		
Total Respondents		8	
(skipped this question)		28	

14. How would you rate the presenters for Session 2 - Risk Management and the Law, August 23?

	excellent	good	average	fair	poor	Response Average
Frank Mylar	30% (10)	58% (19)	12% (4)	0% (0)	0% (0)	1.82
Jonathan Woods	28% (9)	56% (18)	16% (5)	0% (0)	0% (0)	1.88
LeRay Jackson	36% (12)	52% (17)	12% (4)	0% (0)	0% (0)	1.76
Peter Stirba	53% (18)	32% (11)	15% (5)	0% (0)	0% (0)	1.62
Kent Sundberg	59% (20)	35% (12)	6% (2)	0% (0)	0% (0)	1.47
Lester Nixon	48% (16)	48% (16)	3% (1)	0% (0)	0% (0)	1.55
Neil Lindberg	27% (8)	57% (17)	13% (4)	3% (1)	0% (0)	1.93
Total Respondents						34
(skipped this question)						2

15. How would you rate the presentation topics and information provided for each topic?

	excellent	good	average	fair	poor	Response Average
Supervisor Liability (Frank Mylar, Mylar & Associates)	36% (12)	58% (19)	3% (1)	3% (1)	0% (0)	1.73
Tenth Circuit Employment and Civil Rights Update (Jonathan Woods, OK Municipal Assurance Group)	33% (11)	55% (18)	9% (3)	3% (1)	0% (0)	1.82

Total Respondents	34
Did not answer question	2

Total Respondents	12
(skipped this question)	24

Response Percent	Response Total
100%	4
Total Respondents	4
(skipped this question) 32	

	excellent	good	average	fair	poor	Response Average
1. The overall quality of the product is	4.5	3.8	3.2	2.5	1.8	3.2
2. The product is easy to use	4.2	3.5	3.0	2.2	1.5	3.0
3. The product is reliable	4.0	3.3	2.8	2.0	1.2	2.8
4. The product is well designed	4.3	3.6	3.1	2.3	1.6	3.1
5. The product is worth the price	4.1	3.4	2.9	2.1	1.4	2.9
6. The product is easy to maintain	4.4	3.7	3.2	2.4	1.7	3.3
7. The product is safe	4.6	3.9	3.3	2.6	1.9	3.4
8. The product is durable	4.7	4.0	3.4	2.7	2.0	3.5
9. The product is innovative	4.8	4.1	3.5	2.8	2.1	3.6
10. The product is a good value for money	4.9	4.2	3.6	2.9	2.2	3.7

Lester Nixon	54% (14)	38% (10)	8% (2)	0% (0)	0% (0)	1.54
Mark Brady	80% (20)	16% (4)	4% (1)	0% (0)	0% (0)	1.24
Carl Whiting	38% (10)	54% (14)	0% (0)	8% (2)	0% (0)	1.77
Dirk Hatch	35% (8)	35% (8)	13% (3)	9% (2)	9% (2)	2.22
Paul Patrick	33% (6)	56% (10)	11% (2)	0% (0)	0% (0)	1.78

Total Respondents 27
(skipped this question) 9

19. How would you rate the presentation topics and information provided for each topic?

	excellent	good	average	fair	poor	Response Average
Driving Forces in the Property & Casualty Insurance Marketplace (Lester Nixon, Utah Counties Insurance Pool)	54% (14)	31% (8)	15% (4)	0% (0)	0% (0)	1.62
Value of Supervisor Training in Loss Control (Mark Brady, Utah Counties Insurance Pool)	52% (13)	44% (11)	4% (1)	0% (0)	0% (0)	1.52
Disaster Continuity Planning Discussion (Carl Whiting, Marsh Risk Consulting)	42% (11)	50% (13)	4% (1)	4% (1)	0% (0)	1.69
Special Events Liability - County Example (Dirk Hatch, Uintah County)	39% (9)	39% (9)	9% (2)	9% (2)	4% (1)	2.00
The Role of Health & Wellness in Safety & Workers' Comp (Lester Nixon, Utah Counties Insurance Pool)	38% (8)	57% (12)	5% (1)	0% (0)	0% (0)	1.67
Coordinating Responsibilities of EMS & Fire Departments (Paul Patrick, Bureau of Emergency Medical Services)	29% (5)	53% (9)	18% (3)	0% (0)	0% (0)	1.88

Total Respondents 27
(skipped this question) 9

20. What topics would you like presented/discussed at next year's Risk Management Basics Session?

Total Respondents 7
(skipped this question) 29

21.

Did Not Attend Session 3.

	Response Percent	Response Total
	100%	8

Total Respondents 8
(skipped this question) 28

22. Did you like/dislike the hotel accommodations at Abbey Inn or Town & Country? Explain.

Total Respondents 33
(skipped this question) 3

23. If you participated in the Mini Golf Tournament at Cedar Ridge Golf Course, August 22, what did you like/dislike about the Tourney and do you want to continue to have this event at the Training? Explain.

Total Respondents 18
(skipped this question) 18

24. Do you like going to the Shakespearean Theatre, August 23, or what other activity would you enjoy? Explain.

Total Respondents 30
(skipped this question) 6

25. What did you like best about the 2006 Certificate in Risk Management Program?

Total Respondents	25
Skipped this question	11

26. What would you suggest we do differently?

Total Respondents	15
Skipped this question	21

27. Where would you like this Training to be held next year (location, facility)?

Total Respondents	29
Skipped this question	7



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7. Did you like/dislike the conference room(s) at the Hunter Conference Center? Explain.

1. liked
2. fine, but a little tight
3. they were fine
4. it was very nice and comfortable
5. Everything was just great
6. It was a bit cramped.
7. they were fine
8. Very comfortable. How nice does a room have to be for a two night stay?
9. A little crowded
10. Great easy to find
11. Liked
12. I liked them. It was a comfortable setting
13. THEY WERE OK
14. More room to move around
15. The chairs were terrible in the conference room
16. Th e rooms were very nice.
17. chairs to close together
18. Liked it- good facility
19. Alright
20. Yes
21. liked the setting and the rooms were nice.....
22. better than uptown - no postin the room



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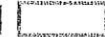
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12. What topics would you like presented/discussed at next year's Workers' Compensation Session?

1. don't know at this time
2. Whatever is relevant at that time.
3. EMPLOYEE FIRING/DISCIPLINE
4. Alternatives, controlling costs
5. Every year has been an excellent variation from the previous year - the presentations have been exceptional and it seems you've worked hard to give something to every attendee. Thanks.
6. Maybe a nuts and bolts session, explain how to handle a basic case from start to end
7. The claims process from beginning of a claim until the end.
8. Presentation from UCIP on determining rates
9. Not sure

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16. What topics would you like presented/discussed at next year's Risk-Management and the Law Session?

1. subjects specific to UCIP's Risk Management Program requests.
2. There were too many legal topics
3. don't know yet?
4. not sure
5. Changes in 2007 legislature
6. ???
7. I enjoy current decisions and the application for me/my county.
8. 1. Discipline of County officers; malfeasance while in office issues - 2. Confidentiality issues; 3. What issues must be brought before a County Commission meeting and what issues should not be
9. Oops, didn't mean to click "did not attend". I missed the last topic, though...
10. Jail Supervision of County Employee's, More Wellness for Employee's
11. Do this session in 1/2 days. It is simply too many attorneys speaking
12. I really enjoyed Kent's topic and the interaction the audience had with this topic, it was very interesting.

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20 • What topics would you like presented/discussed at next year's Risk Management Basics Session?

1. don't know yet?
2. not sure
3. Special Events that occur within the county but not sponsored by the County - such as jeep jamborees or whatever, what do we need to be asking for from counties, special use permits, etc.
4. Any updates on progress made in Health/Wellness - like lessons learned by individual counties - workman comp claims always a good topic on how to handle them better - last years skit was very good.
5. Interlocal agreements - how to draft them, etc.
6. Implementations of wellness programs
7. I wish there had been more time for the topic of Disaster Continuity Planning, Carl Whiting was very good and it was a very good topic.

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Wednesday, October 18, 2006

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What did you like best about the 2006 Certificate in Risk Management Program?

1. it was all good
2. getting answers to questions being asked
3. I liked the break food, and I really liked Kents presentation and the group involvement
4. Everything
5. The case studies presented were very interesting.
6. It was very informative
7. Interaction of ideas with other county people
8. law related subjects
9. The interaction of the day 3 sessions
10. GREAT GROUP TO BE WITH
11. Generally good information
12. Good program.
13. very well planned and well run
14. Good overall training
15. a good program
16. How practical it was and the "shot in the arm" to do a better job with risk management.
17. The legal topics on day 2
18. Enjoyed the "hold harmless" presentation by Mark Brady and really enjoyed Neil Lindbergh regarding planning & zoning issues
19. I enjoyed the meals very much. I thought having speakers after lunch that got us involved in discussions (made us think) was great for keeping everyone awake! I really enjoyed participating.
20. Workers comp info
21. Workers Comp



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26. What would you suggest we do differently?

1. do the survey at the conference.
2. nothing
3. Carry on -- your information is very helpful.
4. nothing
5. The format and presentation was fine. I preferred the small fruit juices to bone thinning soft drinks
6. more comfortable chairs
7. A week earlier
8. nothing
9. I think you do great.
10. Have the last day be lunch on your own. This way you will not have to plan for lunch and have very few people show up.
11. This was great training for County attorneys on the civil side
12. Presentations should be proofread to avoid misspelled words, etc.
13. N/A
14. Nothing
15. Nothing; you all do a wonderful job

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27. Where would you like this Training to be held next year (location, facility)?

1. st george
2. Provo
3. anywhere south
4. Cedar City!!
5. Wherever is convenient for you. It's nice to move it around the state.
6. not sure
7. Snow College, the Homestead in Wasatch County, Ruby's Inn, Garfield County
8. I like Cedar
9. St. George - Dixie Center
10. Yes
11. PARK CITY
12. Cedar is great
13. Same.
14. This is good. Nice time of year to be in Cedar City.
15. Cedar is a good location
16. Same Location
17. Cedar City, same location
18. cedar city is fine
19. no preference/Cedar City is good/St George is good - or wherever works best for the planners.
20. St. George
21. Park city and Provo may have conference rooms large enough to accomidate.

CEO REPORT

Report Date: October 19, 2006

Period covered by report: from September 22, 2006 to October 19, 2006

BOARD INFORMATION ITEMS

1. The AGRIP Spring Conference will be March 12-14, 2007 at the Hyatt Regency La Jolla at Aventine in San Diego, California.
2. The Utah PRIMA Chapter will hold its annual meeting at Thanksgiving Point on October 26.
3. For the transition on the Workers' Compensation, Susan Gonce has accepted an offer to remain with UCIP after ASC ends its contract. We are currently working with Mountain View Software on the claims system switch.
4. Audit RFP's have gone out and we are also advertising the RFP.
5. Property reinsurance is being marketed. We are also working directly with Genesis for quotes on property and excess liability (above CRL).

COMMITTEE MEETINGS

1. Litigation Management Committee met on October 18 in Provo.

MARKETING

1. Piute, Morgan, and Wasatch have joined the benefits pool effective January 1. Wayne County has committed but the Commission will not vote until after elections.

CRL

1. CRL will not have a Property program available for UCIP for 2007.

BUILDING ISSUES

1. The Walden Construction building is under contract. I also looked at the Utah Realtors Association building which was for sale. This was a desirable property and would have fit our needs; however, it is under contract also.

MISCELLANEOUS

1. UCIP received the Executive Director's Award at the Utah Sheriff's Association Conference in St George last month.

CLAIMS

1. As of September 30, we have 62 open claims for the current year and we've closed 161. Paid claims to date \$441,557 and total incurred of \$1,007,373. So far this year we are having good experience with an 18% loss ratio.
2. Workers' Compensation for all years as of September 30, we have 184 open claims and we have closed 796. Total incurred claim costs \$2,341,686.
In the current year we have 153 open claims and 102 closed. Total incurred is \$319,351.

UTAH COUNTIES INSURANCE POOL
Multiline Claims Report
YTD as of 9/30/06

COUNTY	PREMIUM	NUMBER of CLAIMS YTD		TOTAL PAID	TOTAL RESERVES	TOTAL INCURRED	LOSS RATIO
		Open	Closed				
Beaver	61,521	2	3	3,031	10,500	13,531	16%
Box Elder	173,314	2	2	2,545	1,500	4,045	2%
Cache	203,591	1	8	26,990	6,936	33,925	12%
Carbon	139,908	0	7	13,818	0	13,818	7%
Daggett	41,036	0	3	2,220	0	2,220	4%
Davis	372,150	9	16	56,108	29,110	85,218	17%
Duchesne	120,698	3	7	43,300	19,204	62,505	39%
Emery	159,975	0	3	771	0	771	0%
Garfield	60,647	0	0	0	0	0	0%
Grand	95,233	2	2	12,310	8,094	20,404	16%
Iron	155,218	1	4	2,808	10,000	12,808	6%
Juab	108,545	0	6	15,439	0	15,439	11%
Kane	74,969	1	3	2,577	2,000	4,577	5%
Millard	139,835	0	2	4,405	0	4,405	2%
Morgan	48,946	1	4	1,479	5,000	6,479	10%
Piute	22,501	0	0	0	0	0	0%
Rich	44,761	0	2	1,840	0	1,840	3%
San Juan	153,145	2	4	7,485	2,662	10,147	5%
Sanpete	62,727	0	6	6,255	0	6,255	7%
Sevier	84,943	1	3	9,017	258,091	267,108	236%
Tooele	203,102	2	4	9,149	7,852	17,001	6%
Uintah	198,815	1	11	36,821	2,000	38,821	15%
Utah	447,677	9	21	62,964	83,314	146,278	25%
Wasatch	200,290	0	4	5,375	0	5,375	2%
Washington	233,638	3	15	25,495	13,858	39,352	13%
Wayne	40,897	0	1	14,592	0	14,592	27%
Weber	456,521	18	19	43,122	96,671	139,793	23%
UCIP	5,178	3	0	26,175	7,025	33,200	481%
Bear River HD	18,674	0	0	0	0	0	0%
Central HD	10,916	0	0	0	0	0	0%
Southeast HD	12,696	0	0	0	0	0	0%
Southwest HD	15,384	0	0	0	0	0	0%
Tooele HD	5,939	0	0	0	0	0	0%
Tri-County	8,603	1	0	0	2,000	2,000	17%
Wasatch HD	3,407	0	1	5,467	0	5,467	120%
Weber-Morgan	14,989	0	0	0	0	0	0%
TOTALS	\$4,200,389	62	161	441,557	565,816	1,007,373	18%

UTAH COUNTIES INSURANCE POOL

Multiline Claims Report

All Years as of 9/30/06

	Number of Claims		Total Incurred														2006	Total
	Open	Closed	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
Beaver	5	80	1,454	2,972	7,397	7,953	30,644	15,356	11,783	28,952	10,862	26,351	5,863	6,906	25,534	44,938	13,531	240,497
Box Elder	7	239	7,960	153,460	53,712	51,568	11,367	23,292	10,189	3,262	115,023	48,523	277,398	106,807	24,283	583,887	4,045	1,474,776
Cache	10	278	223,764	274,008	140,866	28,527	81,914	35,366	16,318	17,547	93,369	216,886	62,267	59,260	188,862	163,565	33,925	1,636,445
Carbon	0	70	0	0	0	0	0	0	121,825	30,953	2,389	355,226	22,243	18,193	6,189	21,899	13,818	592,735
Daggett	0	20	0	0	0	0	0	0	0	0	2,337	0	23,500	9,680	57,189	35,197	2,220	130,123
Davis	17	679	73,363	256,424	223,267	111,543	243,774	382,198	71,179	116,748	62,674	170,611	130,552	193,378	210,292	53,937	85,218	2,385,157
Duchesne	10	154	22,926	76,176	20,774	24,684	13,122	41,632	7,319	76,518	0	49,719	41,242	394,013	44,130	32,051	62,505	906,811
Emery	1	111	82,379	32,961	83,281	8,032	29,143	50,376	23,305	7,079	6,044	6,793	12,759	200,526	24,172	10,880	771	578,498
Garfield	2	40	5,000	938	2,477	33,445	10,104	0	9,873	0	295	40,000	14,785	11,963	11,640	26,716	0	167,238
Grand	3	120	6,812	43,012	2,938	2,947	60,804	714	24,782	19,438	33,324	21,713	2,336	406,173	8,620	2,419	20,404	656,436
Iron	7	148	911	289,361	128,551	14,643	2,917	8,793	96,256	4,339	19,653	85,042	95,048	101,919	28,121	33,863	12,808	922,224
Juab	0	59	0	32,718	67,707	5,631	22,838	17,236	172,902	5,501	16,155	33,471	14,661	140	584	11,497	15,439	416,479
Kane	2	67	0	0	7,777	6,992	4,493	0	135,261	4,143	22,024	14,790	28,992	22,578	16,137	4,992	4,577	272,755
Millard	1	150	0	2,669	21,738	90,408	40,832	8,821	99,179	22,767	42,468	10,134	40,487	21,171	29,980	19,850	4,405	454,910
Morgan	3	18	0	0	0	0	0	0	0	0	0	0	0	0	46,759	880	6,479	54,118
Plute	1	4	0	0	0	0	7,174	0	0	0	0	6,875	20,000	0	0	0	0	34,048
Rich	2	17	777	800	1,630	5,788	1,947	0	10,407	500,000	849	0	480	0	16,000	4,449	1,840	544,966
San Juan	5	162	52,355	21,010	8,957	58,771	19,226	5,522	94,754	40,475	27,928	40,922	4,017	128,676	482,415	28,836	10,147	1,024,011
Sanpete	7	109	79,147	15,711	17,474	132,546	5,299	1,776	2,075	28,068	32,904	17,424	26,932	11,869	1,006	23,166	6,255	401,654
Sevier	5	108	7,604	8,879	22,863	7,316	2,837	14,415	16,907	1,530	14,861	2,434	223,746	6,976	41,358	37,352	267,108	676,188
Tooele	2	121	42,882	215,726	75,689	29,067	0	0	0	0	0	0	0	0	37,967	261,371	17,001	679,702
Uintah	6	211	185,199	39,623	202,953	46,706	61,641	84,256	40,240	61,638	6,349	104,110	488,621	101,945	72,586	58,561	38,821	1,573,249
Utah	30	604	154,286	125,687	191,225	152,602	134,502	214,695	274,926	104,271	118,616	315,290	26,186	227,200	446,193	412,048	146,278	3,044,002
Wasatch	7	122	15,946	17,620	160,236	53,121	74,388	357,315	3,649	181,369	14,758	32,988	243,169	47,161	55,533	73,579	5,375	1,336,205
Washington	9	316	165,231	64,911	112,514	53,944	41,792	7,024	182,097	171,882	14,761	53,525	41,890	540,895	134,275	78,115	39,352	1,702,208
Wayne	1	17	1,202	0	202	0	23,831	569	23,849	0	0	0	55,786	644	0	623	14,592	121,299
Weber	21	412	0	0	0	0	0	0	39,412	437,888	512,219	513,378	67,585	229,908	477,420	61,385	139,793	2,478,988
UCIP	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,200	33,200
Bear River HD	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1,692	0	0	1,692
Central HD	0	1	0	0	0	0	0	0	0	0	0	0	0	3,312	0	0	0	3,312
Southeast HD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Southwest HD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tooele HD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TriCounty HD	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	16,164	2,000	18,164
Wasatch HD	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,467	5,467
Weber-Morgan HD	0	4	0	0	0	0	0	0	0	0	0	0	0	0	978	2,106	0	3,085
Total	168	4,444	1,129,196	1,674,665	1,554,228	926,234	924,589	1,269,357	1,488,487	1,864,367	1,169,862	2,166,203	1,950,546	2,851,294	2,489,915	2,104,328	1,007,373	24,570,644

UTAH COUNTIES INSURANCE POOL

Multiline Claims Report

All Years as of 9/30/06

	Premiums																Loss Ratio
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Total	
Beaver	52,448	59,488	62,415	58,398	59,350	57,972	60,076	62,378	65,378	69,994	68,196	70,907	70,907	60,785	61,521	940,172	19%
Box Elder	147,397	154,421	161,435	171,728	205,051	199,334	192,759	173,386	169,078	167,505	164,987	160,800	163,471	164,995	173,314	2,569,661	43%
Cache	141,388	148,126	155,132	182,941	217,715	222,812	217,311	201,590	194,768	194,552	187,070	198,194	211,900	198,563	203,691	2,875,653	43%
Carbon	0	0	0	0	0	0	19,538	78,156	77,154	82,555	95,933	111,413	119,539	137,757	139,908	861,973	52%
Daggett	0	0	0	0	0	0	0	0	39,500	36,735	36,653	41,250	41,793	40,545	41,036	277,512	35%
Davis	203,457	213,153	222,835	258,907	281,131	301,205	314,277	323,357	345,992	370,211	431,197	430,230	430,230	367,700	372,150	4,866,032	37%
Duchesne	89,256	93,510	97,757	91,464	95,455	98,610	99,079	99,203	104,173	111,465	114,153	94,179	119,029	119,255	120,698	1,547,286	44%
Emery	180,429	189,028	197,613	223,434	227,427	218,543	207,432	190,885	177,523	165,096	158,320	163,980	163,980	158,062	159,975	2,781,727	16%
Garfield	47,724	49,998	52,269	59,711	64,768	69,109	66,532	62,825	64,368	64,364	64,670	68,171	68,171	59,922	60,647	923,249	14%
Grand	74,960	78,532	82,099	86,330	87,925	93,663	92,749	86,681	83,415	81,599	81,159	92,354	92,354	91,290	95,233	1,300,343	38%
Iron	101,817	106,669	111,514	130,435	168,363	166,260	159,345	147,452	143,039	140,837	138,724	138,399	151,767	153,363	155,218	2,113,202	33%
Juab	7,091	66,963	76,026	82,413	87,377	86,154	82,601	88,383	94,570	103,685	115,543	121,785	107,247	108,545	1,228,384	25%	
Kane	30,904	65,070	69,654	65,171	66,234	64,211	61,361	55,592	58,795	62,911	68,292	75,166	80,309	74,072	74,969	972,712	21%
Millard	0	93,012	97,237	90,977	92,461	94,236	97,684	98,702	105,566	112,966	129,444	145,870	145,870	138,163	139,835	1,582,014	22%
Morgan	0	0	0	0	0	0	0	0	0	0	0	55,504	55,504	48,361	48,946	208,316	19%
Piute	13,802	14,460	15,116	14,144	14,375	15,436	16,688	17,502	18,727	20,038	21,479	24,950	24,950	22,232	22,501	276,399	9%
Rich	35,000	36,668	38,333	35,866	36,451	38,797	38,492	36,229	35,251	37,073	36,931	42,009	44,138	44,226	44,761	580,225	70%
San Juan	85,264	89,327	93,384	106,680	108,595	115,861	120,895	126,700	133,907	143,280	149,915	165,655	165,655	149,487	153,145	1,907,750	40%
Sanpete	72,363	75,812	79,255	90,537	101,226	97,316	92,364	86,520	83,655	80,766	79,315	82,776	82,776	61,977	62,727	1,229,384	25%
Sevier	70,103	73,444	76,780	71,836	73,007	79,236	74,564	71,331	70,543	73,361	74,030	81,720	84,987	83,927	84,943	1,143,812	44%
Tooele	161,445	169,139	176,821	203,375	0	0	0	0	0	0	0	0	182,679	182,679	203,102	1,279,240	40%
Uintah	95,690	100,250	104,804	124,631	161,373	172,929	181,084	190,368	182,821	189,386	184,522	184,482	184,482	187,388	198,815	2,443,025	48%
Utah	183,749	197,906	207,163	238,272	274,562	303,934	317,837	323,894	346,567	370,827	414,951	466,001	490,563	442,324	447,677	5,026,227	45%
Wasatch	73,708	77,242	80,750	91,302	108,024	116,718	122,586	126,649	125,797	134,603	158,244	178,120	178,120	197,895	200,290	1,970,048	51%
Washington	124,196	130,115	136,025	158,044	193,030	195,913	201,767	180,979	176,172	176,543	183,409	234,403	241,739	230,845	233,638	2,796,817	46%
Wayne	24,441	33,623	35,549	33,261	33,803	36,176	37,696	39,475	40,968	41,209	39,014	40,448	42,293	40,408	40,897	559,262	16%
Weber	0	0	0	0	0	0	131,874	219,831	235,219	251,684	392,513	451,062	451,062	518,721	456,521	3,108,487	60%
UCIP	0	0	0	0	0	0	0	0	0	0	0	973	1,420	5,116	5,178	12,687	196%
Bear River HD	0	0	0	0	0	0	0	0	0	0	0	8,979	17,957	17,957	18,674	63,567	2%
Central HD	0	0	0	0	0	0	0	0	0	0	0	5,393	10,785	10,785	10,916	37,879	7%
Southeast HD	0	0	0	0	0	0	0	0	0	0	0	6,272	12,544	12,544	12,696	44,056	0%
Southwest HD	0	0	0	0	0	0	0	0	0	0	0	7,600	15,200	15,200	15,384	53,384	0%
Tooele HD	0	0	0	0	0	0	0	0	0	0	0	2,934	5,868	5,868	5,939	20,609	0%
Tricounty HD	0	0	0	0	0	0	0	0	0	0	0	4,629	8,500	8,500	8,603	30,232	45%
Wasatch HD	0	0	0	0	0	0	0	0	0	0	0	1,683	3,366	3,366	3,407	11,822	35%
Weber-Morgan HD	0	0	0	0	0	0	0	0	0	0	0	7,405	14,810	14,810	14,989	52,014	4%
Total	2,009,541	2,256,084	2,420,903	2,663,470	2,752,739	2,845,648	3,010,144	3,082,286	3,166,759	3,274,080	3,576,825	3,959,456	4,300,502	4,176,336	4,200,389	47,695,163	39%

CLAIM LOSS RECAP SUMMARY REPORT C500 UTAH COUNTIES INSURANCE POOL DOI Date Range: 01/01/2004 - 09/30/2006 All Claims Valued As Of 07/31/2006

Oct 17, 2006 03:21 pm

County	Counts		Dollars					Counts			
	Open	Closed	Total Incurred	Non-Expense Paid	Expense Paid	Remaining Reserves	Recoveries	Med	Ind	Lit	Rec
2005 Year:											
0-10010 GRAND COUNTY	0	9	\$23,339.29	\$21,966.24	\$1,373.05	\$0.00	\$0.00	8	1	0	0
0-10011 IRON COUNTY	1	24	\$23,943.13	\$6,542.01	\$6,198.72	\$11,202.40	\$0.00	24	1	0	0
0-10012 JUAB COUNTY	2	3	\$637,655.30	\$44,382.68	\$5,887.69	\$587,384.93	\$0.00	1	4	0	0
0-10013 KANE COUNTY	0	7	\$4,385.89	\$4,364.12	\$21.77	\$0.00	\$0.00	6	1	0	0
0-10014 MILLARD COUNTY	1	19	\$19,829.06	\$17,280.26	\$847.28	\$1,701.52	\$0.00	20	0	0	0
0-10015 MORGAN COUNTY	1	1	\$103,864.81	\$82,975.51	\$6,376.06	\$14,513.24	\$0.00	0	2	0	0
0-10017 RICH COUNTY	1	3	\$2,647.70	\$2,555.84	\$91.86	\$0.00	\$0.00	3	1	0	0
0-10019 SAN JUAN COUNTY	2	15	\$59,363.78	\$40,731.87	\$1,795.69	\$16,836.22	\$0.00	12	5	0	0
0-10020 SANPETE COUNTY	0	1	\$527.39	\$513.43	\$13.96	\$0.00	\$0.00	1	0	0	0
0-10021 SEVIER COUNTY	2	10	\$14,763.41	\$7,166.64	\$390.61	\$7,206.16	\$0.00	10	2	0	0
0-10022 SUMMIT COUNTY	0	21	\$8,635.83	\$7,977.06	\$658.77	\$0.00	\$0.00	21	0	0	0
0-10023 TOOELE COUNTY	2	25	\$76,064.69	\$69,320.43	\$4,250.40	\$2,493.86	\$0.00	18	9	0	0
0-10024 UTAH COUNTY	0	20	\$16,521.25	\$14,291.41	\$2,229.84	\$0.00	\$0.00	19	1	0	0
0-10025 UTAH COUNTY	4	76	\$103,886.20	\$78,764.13	\$6,215.71	\$18,906.36	(\$708.68)	71	9	0	1
0-10026 WASATCH COUNTY	0	10	\$3,076.41	\$2,967.57	\$108.84	\$0.00	\$0.00	10	0	0	0
0-10028 WAYNE COUNTY	1	0	\$29,488.11	\$15,086.27	\$738.35	\$13,661.49	\$0.00	0	1	0	0
0-10029 WEBER COUNTY	4	71	\$140,257.01	\$120,778.03	\$5,976.02	\$13,502.96	\$0.00	67	8	0	0
0-1003 CACHE COUNTY	5	33	\$127,576.79	\$98,762.00	\$2,676.07	\$26,138.72	\$0.00	33	5	0	0
0-10031 WASATCH MENTAL HEALTH	0	7	\$9,988.36	\$9,235.94	\$752.42	\$0.00	(\$2,616.89)	7	0	0	2
0-1004 CARBON COUNTY	2	19	\$11,822.31	\$7,148.06	\$618.95	\$4,055.30	\$0.00	21	0	0	0
0-1005 DAGGETT COUNTY	0	3	\$719.25	\$687.28	\$31.97	\$0.00	\$0.00	3	0	0	0
0-1007 DUCHESNE COUNTY	1	3	\$2,360.67	\$2,120.01	\$52.06	\$188.60	\$0.00	4	0	0	0
0-1008 EMERY COUNTY	0	9	\$7,886.80	\$7,460.73	\$426.07	\$0.00	\$0.00	8	1	0	0
0-1009 GARFIELD COUNTY	0	4	\$8,094.41	\$7,976.08	\$118.33	\$0.00	\$0.00	3	1	0	0
2005 Year:	29	393	\$1,436,697.85	\$671,055.60	\$47,850.49	\$717,791.76	(\$3,325.57)	370	52	0	3

CLAIM LOSS RECAP SUMMARY REPORT C500 UTAH COUNTIES INSURANCE POOL DOI Date Range: 01/01/2004 - 09/30/2006 All Claims Valued As Of 07/31/2006

Oct 17, 2006 03:21 pm

County	Counts			Dollars				Counts			
	Open	Closed	Total Incurred	Non-Expense Paid	Expense Paid	Remaining Reserves	Recoveries	Med	Ind	Lit	Rec
2006											
0-10010 GRAND COUNTY	5	0	\$3,103.60	\$446.63	\$3.60	\$2,653.37	\$0.00	5	0	0	0
0-10011 IRON COUNTY	7	13	\$24,164.27	\$3,764.96	\$122.41	\$20,276.90	\$0.00	19	1	0	0
0-10012 JUAB COUNTY	1	2	\$1,382.43	\$340.72	\$41.71	\$1,000.00	\$0.00	3	0	0	0
0-10013 KANE COUNTY	3	0	\$3,504.80	\$645.41	\$4.80	\$2,854.59	\$0.00	3	0	0	0
0-10014 MILLARD COUNTY	10	1	\$53,480.72	\$11,999.62	\$504.82	\$40,976.28	\$0.00	10	1	0	0
0-10015 MORGAN COUNTY	1	1	\$2,201.20	\$1,990.44	\$1.20	\$209.56	\$0.00	2	0	0	0
0-10017 RICH COUNTY	1	0	\$14,332.00	\$1,902.47	\$0.00	\$12,429.53	\$0.00	0	1	0	0
0-10019 SAN JUAN COUNTY	0	7	\$1,109.16	\$1,063.69	\$45.47	\$0.00	\$0.00	7	0	0	0
0-10020 SANPETE COUNTY	0	1	\$266.22	\$261.42	\$4.80	\$0.00	\$0.00	1	0	0	0
0-10021 SEVIER COUNTY	7	3	\$5,139.21	\$1,513.26	\$58.46	\$3,567.49	\$0.00	10	0	0	0
0-10022 SUMMIT COUNTY	6	3	\$16,477.29	\$6,295.21	\$55.11	\$10,126.97	\$0.00	8	1	0	0
0-10023 TOOELE COUNTY	11	4	\$10,191.81	\$2,441.88	\$87.57	\$7,662.36	\$0.00	13	2	0	0
0-10024 UTAH COUNTY	10	4	\$45,365.27	\$18,560.19	\$1,425.23	\$25,379.85	\$0.00	12	2	0	0
0-10025 UTAH COUNTY	25	17	\$62,982.33	\$21,478.89	\$294.09	\$41,209.35	\$0.00	40	2	0	0
0-10026 WASATCH COUNTY	2	1	\$2,566.00	\$1,702.42	\$15.60	\$847.98	\$0.00	3	0	0	0
0-10027 WASHINGTON COUNTY	3	0	\$1,450.00	\$0.00	\$0.00	\$1,450.00	\$0.00	3	0	0	0
0-10029 WEBER COUNTY	20	22	\$27,190.46	\$11,925.90	\$243.35	\$15,021.21	\$0.00	40	2	0	0
0-1003 CACHE COUNTY	17	5	\$16,561.23	\$8,721.57	\$55.20	\$7,784.46	\$0.00	22	0	0	0
0-10031 WASATCH MENTAL HEALTH	7	0	\$9,000.00	\$218.88	\$0.00	\$8,781.12	\$0.00	7	0	0	0
0-1004 CARBON COUNTY	6	5	\$10,539.40	\$4,843.41	\$136.35	\$5,559.64	\$0.00	9	2	0	0
0-1005 DAGGETT COUNTY	1	0	\$502.40	\$309.94	\$2.40	\$190.06	\$0.00	1	0	0	0
0-1007 DUCHESNE COUNTY	7	10	\$5,128.40	\$1,666.09	\$6.00	\$3,456.31	\$0.00	17	0	0	0
0-1008 EMERY COUNTY	1	3	\$1,013.24	\$613.85	\$13.24	\$386.15	\$0.00	4	0	0	0
0-1009 GARFIELD COUNTY	2	0	\$1,700.00	\$0.00	\$0.00	\$1,700.00	\$0.00	2	0	0	0
2006	153	102	\$319,351.44	\$102,706.85	\$3,121.41	\$213,523.18	\$0.00	241	14	0	0
100 Totals for Client#: C500	184	796	\$2,341,686.11	\$1,307,253.99	\$78,190.80	\$956,241.32	(\$7,403.08)	884	96	1	8

CLAIM LOSS RECAP SUMMARY REPORT C500 UTAH COUNTIES INSURANCE POOL DOI Date Range: 01/01/2004 - 09/30/2006 All Claims Valued As Of 07/31/2006

Oct 17, 2006 03:21 pm

by Year: 2004	Counts				Dollars				Counts			
	Open	Closed	Total Incurred	Non-Expense Paid	Expense Paid	Recoveries	Med	Ind	Lit	Rec		
J-10010 GRAND COUNTY	0	8	\$2,484.97	\$2,350.20	\$134.77	\$0.00	8	0	0	0		
J-10011 IRON COUNTY	0	24	\$24,841.39	\$23,867.36	\$974.03	\$0.00	21	3	0	0		
J-10012 JUAB COUNTY	0	5	\$4,035.19	\$3,830.15	\$205.04	\$0.00	5	0	0	0		
J-10013 KANE COUNTY	0	2	\$711.02	\$681.13	\$29.89	\$0.00	2	0	0	0		
J-10014 MILLARD COUNTY	0	13	\$15,981.24	\$15,608.46	\$372.78	\$0.00	12	1	0	0		
J-10015 MORGAN COUNTY	0	3	\$2,522.31	\$2,370.29	\$152.02	\$0.00	3	0	0	0		
J-10017 RICH COUNTY	0	1	\$15,371.38	\$14,782.66	\$588.72	\$0.00	0	1	0	0		
J-10019 SAN JUAN COUNTY	0	22	\$28,790.88	\$28,462.46	\$1,328.42	\$0.00	18	4	0	0		
J-10020 SANPETE COUNTY	1	3	\$66,274.36	\$46,135.18	\$3,790.52	\$16,348.66	3	1	1	0		
J-10021 SEVIER COUNTY	0	18	\$30,901.32	\$28,945.81	\$1,955.51	\$0.00	15	3	0	0		
J-10024 UINTAH COUNTY	0	29	\$44,114.47	\$41,460.27	\$2,654.20	\$0.00	27	2	0	1		
J-10025 UTAH COUNTY	0	61	\$78,484.41	\$73,751.35	\$4,733.06	\$0.00	56	5	0	0		
J-10028 WAYNE COUNTY	0	1	\$157.65	\$154.60	\$3.05	\$0.00	1	0	0	0		
J-10029 WEBER COUNTY	0	45	\$25,297.18	\$24,018.90	\$1,278.28	\$0.00	44	1	0	4		
J-1003 CACHE COUNTY	1	19	\$49,507.95	\$38,948.27	\$1,981.96	\$8,577.72	18	2	0	0		
J-1004 CARBON COUNTY	0	21	\$119,608.64	\$114,573.80	\$5,034.84	\$0.00	17	4	0	0		
J-1005 DAGGETT COUNTY	0	4	\$436.25	\$375.95	\$60.30	\$0.00	4	0	0	0		
J-1007 DUCHESNE COUNTY	0	8	\$18,233.03	\$18,086.44	\$146.59	\$0.00	7	1	0	0		
J-1008 EMERY COUNTY	0	8	\$53,191.87	\$51,707.37	\$1,484.50	\$0.00	6	2	0	0		
J-1009 GARFIELD COUNTY	0	6	\$3,691.31	\$3,380.89	\$310.42	\$0.00	6	0	0	0		
by Year: 2004	2	301	\$585,636.82	\$533,491.54	\$27,218.90	\$24,926.38	273	30	1	5		



Utah Counties Insurance Pool
Serving Counties Since 1992

FINANCIAL STATEMENTS

Month Ending September 30, 2006

To the Board of Trustees:

I have compiled the accompanying, in-house prepared, unaudited account balances arising from cash transactions of the Utah Counties Insurance Pool as of 09/30/06 and accompanying notes to basic financial statements. Larson & Company has compiled unaudited account balances arising from accrual transactions listed on the Balance Sheet.

Sonya White
Manager of Administration
801-565-8500
sonya@ucip.utah.gov

Reviewed this 18 day of October, 2006

By: *Leita Aron*

UTAH COUNTIES INSURANCE POOL

Balance Sheet

September 30, 2006 and 2005

	Accrual 2006	Cash 2006	Cash 2005
ASSETS			
Current Assets			
Cash & Cash Equivalents			
PTIF	414,668.20	414,668.20	69,236.75
Expense	188,166.26	188,166.26	-18,364.31
Claims	3,524.45	3,524.45	5,581.51
HRA	5,713.95	5,713.95	5,032.11
Restricted	30,896.13	30,896.13	42,429.78
UBS Securities	300,244.41	300,244.41	14,107.22
WF Securities	617,275.35	617,275.35	71,376.84
EB Expense	-36,093.32	-36,093.32	0.00
WC Expense	20,024.64	20,024.64	30,784.59
WC Claims	13,907.24	13,907.24	9,545.19
Total Cash	1,558,327.31	1,558,327.31	229,729.68
Receivables			
Accounts Receivable	360,855.69	360,855.69	269.98
Accrued Investment Income	79,202.73		
Total Receivables	440,058.42	360,855.69	269.98
Prepaid			
Prepaid Expenses	338,926.29		
Total Prepaids	338,926.29		
Investments			
Restricted	1,114,336.78	1,114,336.78	1,113,904.27
Restricted CRL Capital	441,119.00	441,119.00	284,654.00
Unrestricted	8,541,551.69	8,541,551.69	8,493,343.41
Total Investments	10,097,007.47	10,097,007.47	9,891,901.68
Fixed Assets			
Capital	180,451.45	180,451.45	121,809.08
Depreciation	-109,994.00	-109,994.00	-44,562.00
Total Fixed	70,457.45	70,457.45	77,247.08
Total Assets	12,504,776.94	12,086,647.92	10,199,148.42
LIABILITIES			
Current Liabilities			
IBNR Reserves	3,235,630.00	3,235,630.00	2,311,236.00
Loss Reserves	4,225,968.66	1,265,414.51	1,037,991.81
ULAE Reserves	140,400.00		
Unearned Premiums	1,696,238.44		
Accounts Payable	42,683.46		
Payroll Liabilities	467.08	467.08	-97.36
Sick Leave Payable	25,482.35	19,066.16	16,634.63
Vacation Payable	10,280.25	10,280.25	7,875.15
Total Current	9,377,150.24	4,530,858.00	3,373,640.23
Equity			
Restricted Building	254,276.52	254,276.52	114,470.00
Restricted Automobile	31,697.80	31,697.80	15,094.00
Unrestricted	2,841,652.38	7,269,815.60	6,695,944.19
Total Long Term	3,127,626.70	7,555,789.92	6,825,508.19
Total Liabilities	12,504,776.94	12,086,647.92	10,199,148.42

UTAH COUNTIES INSURANCE POOL
Multiline Budget to Actual Comparison
For the Month Ending September 30, 2006

	Budget	Y-T-D Actual	\$ Over Budget	% of Budget	Accrual
Revenue					
Premiums Written	4,200,390.00	4,200,389.57	-0.43	100.00%	3,149,365.15
Risk Management Program Credit	-157,500.00	-151,581.00	5,919.00	96.24%	-151,581.00
Investment Income	350,000.00	374,683.23	24,683.23	107.05%	269,619.39
Other Income					1,674.00
Total Revenue	4,392,890.00	4,423,491.80	30,601.80	100.70%	3,269,077.54
Losses and Loss Expenses					
Prior Year Losses	1,697,896.00	96,007.40	-1,601,888.60	5.65%	1,517,868.49
Current Year Losses	800,000.00	456,776.80	-343,223.20	57.10%	565,816.00
Reinsurance	1,018,241.00	1,010,100.13	-8,140.87	99.20%	757,575.09
Total Loss Expenses	1,818,241.00	1,466,876.93	-351,364.07	80.68%	2,841,259.58
Administration Expenses					
Accounting	10,000.00	8,117.10	-1,882.90	81.17%	8,117.10
Actuarial Analysis	8,500.00	4,000.00	-4,500.00	47.06%	4,000.00
Total Administration	18,500.00	12,117.10	-6,382.90	65.50%	12,117.10
Total Losses and Expenses	1,836,741.00	1,478,994.03	-357,746.97	80.52%	2,853,376.68
Transfer to Administration Budget	2,556,149.00	1,917,111.75	-639,037.25	75.00%	415,700.86
Equity / Reserves					
Automobile	31,697.80				
Building Debt Service	226,106.52				
Building Repairs & Replacement	28,170.00				
Capital (CRL)	317,712.00				
Total Designated Reserves	603,686.32				

Note:

This year is 75.00% complete

UTAH COUNTIES INSURANCE POOL
Workers' Compensation Budget to Actual Comparison
For the Month Ending September 30, 2006

	Budget	Y-T-D Actual	\$ Over Budget	% of Budget	Accrual
Revenue					
Premiums Written	2,095,642.00	2,080,801.00	-14,841.00	99.29%	1,554,403.59
Loss Control Program Credit	-29,150.00	-29,135.00	15.00	99.95%	-29,135.00
Investment Income	12,000.00	9,000.00	-3,000.00	75.00%	28,712.66
Total Revenue	2,078,492.00	2,060,666.00	-17,826.00	99.14%	1,553,981.25
Losses and Loss Expenses					
Prior Year Losses	948,465.25	27,882.68	-920,582.57	2.94%	435,667.49
Current Year Losses	297,828.00	159,467.94	-138,360.06	53.54%	490,031.55
Reinsurance	342,121.00	345,605.00	3,484.00	101.02%	259,203.75
Third Party Administrator	150,000.00	82,863.28	-67,136.72	55.24%	82,863.28
Total Loss Expenses	1,738,414.25	615,818.90	-1,122,595.35	35.42%	832,098.58
Administration Expenses					
Accounting	7,500.00	5,398.40	-2,101.60	71.98%	5,398.40
Actuarial Analysis	8,500.00	3,947.50	-4,552.50	46.44%	3,947.50
Consultant	18,000.00	13,575.00	-4,425.00	75.42%	13,575.00
Self-Insurer's Bond	37,500.00	36,155.00	-1,345.00	96.41%	30,041.51
Self-Insurer's Tax	70,000.00	53,624.00	-16,376.00	76.61%	40,000.00
Total Administration	141,500.00	112,699.90	-28,800.10	79.65%	92,962.41
Total Losses and Expenses	1,879,914.25	728,518.80	-1,151,395.45	38.75%	925,060.99
Transfer to Administration Budget	198,578.00	148,933.50	-49,644.50	75.00%	628,920.26
Equity / Reserves					
Capital (CRL)	123,407.00				
Total Equity	123,407.00				

Note:
This year is 75.00% complete

UTAH COUNTIES INSURANCE POOL
Administration Budget to Actual Comparison
For the Month Ending September 30, 2006

	Budget	Y-T-D Actual	\$ Over Budget	% of Budget	Accrual
Transfers					
Multiline	858,253.00	643,689.75	-214,563.25	75.00%	415,700.86
Workers' Compensation	198,578.00	148,933.50	-49,644.50	75.00%	628,920.26
Total Transfers	1,056,831.00	792,623.25	-264,207.75	75.00%	1,044,621.12
Administration Expenses					
Automobile Expense	9,500.00	7,378.04	-2,121.96	77.66%	7,378.04
Automobile Reserve	25,000.00	25,000.00	0.00	100.00%	25,000.00
Bank Charges	300.00	30.01	-269.99	10.00%	30.01
Board Expense	45,000.00	31,845.04	-13,154.96	70.77%	32,111.14
Building Lease	70,000.00	50,662.74	-19,337.26	72.38%	50,662.74
Building Maintenance & Repairs	10,000.00	0.00	-10,000.00	0.00%	0.00
Copying Costs	3,000.00	4,555.56	1,555.56	151.85%	4,555.56
Depreciation					55,361.00
Dues / Subscriptions	4,000.00	5,504.14	1,504.14	137.60%	5,504.14
Exhibiting & Sponsorship	17,000.00	8,912.44	-8,087.56	52.43%	8,912.44
Fees & Licensing	1,000.00	587.50	-412.50	58.75%	587.50
Incentives	5,000.00	1,208.71	-3,791.29	24.17%	1,208.71
Information Technology	25,000.00	6,169.16	-18,830.84	24.68%	6,169.16
Land Use Hotline	25,000.00	2,487.03	-22,512.97	9.95%	3,120.78
Lobbying & Legislative Tracking	10,000.00	2,222.58	-7,777.42	22.23%	2,222.58
Loss Control / Training	40,000.00	39,599.06	-400.94	99.00%	39,599.06
Office Equipment	7,000.00	845.30	-6,154.70	12.08%	845.30
Office Insurance	5,600.00	5,625.00	25.00	100.45%	5,625.00
Office Supplies	7,500.00	3,240.99	-4,259.01	43.21%	3,240.99
Postage	3,000.00	2,672.09	-327.91	89.07%	2,672.09
Printing	2,500.00	1,968.48	-531.52	78.74%	1,968.48
Professional Fees	25,000.00	6,772.47	-18,227.53	27.09%	6,772.47
Property Placement Fee	60,000.00	60,000.00	0.00	100.00%	60,000.00
Staff Expenses	35,000.00	15,615.61	-19,384.39	44.62%	15,615.61
Staff Medical Insurance	95,490.00	64,361.38	-31,128.62	67.40%	64,361.38
Staff Payroll Expenses	30,258.00	26,032.60	-4,225.40	86.04%	26,032.60
Staff Retirement	94,651.00	72,288.17	-22,362.83	76.37%	72,288.17
Staff Salaries	395,532.00	303,319.92	-92,212.08	76.69%	303,319.92
Telephone	5,500.00	5,351.32	-148.68	97.30%	5,351.32
Total Administration	1,056,831.00	754,255.34	-302,575.66	71.37%	810,516.19
Net Income					823,147.32

Note:

This year is 75.00% complete

UTAH COUNTIES INSURANCE POOL
Employee Benefits Budget to Actual Comparison
For the Month Ending September 30, 2006

	Budget	Y-T-D Actual	\$ Over Budget	% of Budget	Accrual
Revenue					
Premiums Written	3,495,156.00	2,753,245.40	-741,910.60	78.77%	3,086,799.18
Administration	15,300.00	0.00	-15,300.00	0.00%	0.00
Investment Income	50,000.00	37,500.03	-12,499.97	75.00%	37,500.03
Total Revenue	3,560,456.00	2,790,745.43	-769,710.57	78.38%	3,124,299.21
BENEFITS					
Feasibility Study	100,000.00	0.00	-100,000.00	0.00%	0.00
Total Expenses	100,000.00	0.00	-100,000.00	0.00%	0.00
Expenses					
Accounting	2,000.00	0.00	-2,000.00	0.00%	0.00
Audit	2,000.00	0.00	-2,000.00	0.00%	0.00
Marketing	5,000.00	298.41	-4,701.59	5.97%	298.41
Premiums Paid	3,495,156.00	2,526,512.17	-968,643.83	72.29%	2,538,893.73
Total Expenses	3,504,156.00	2,526,810.58	-977,345.42	72.11%	2,539,192.14
Total Surplus	-43,700.00	263,934.85	307,634.85	-603.97%	585,107.07

Note:

This year is 75.00% complete

UTAH COUNTIES INSURANCE POOL

Notes to Basic Financial Statements

Reserves for Losses and Loss Adjustment Expenses

The reserves for losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount based on past experience for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes that amounts are adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.

Investments

Investments are comprised of various U.S. Government securities. Investments in U.S. Government securities for September 30, 2006 and 2005 consisted of held-to-maturity securities.

Held-to-maturity securities are reported at cost, adjusted for amortization of premiums and accretion of discounts that are recognized in interest income using the effective interest method over the period to maturity.

The investment in County Reinsurance, Limited (CRL) is valued using the equity method of accounting. Under the equity method, the Pool recognizes its share in the net earnings or losses of the company as they occur rather than as dividends are received.

Restricted Investments

The investment that is restricted for Workers' Compensation is a bond that is pledged for the Workers' Compensation self-insurers' bond that the Pool was required to post with the Labor Commission to receive their self-insurers' permit.

The investment that is restricted for CRL is equity in CRL that the Pool may not access until it has been a member of CRL for at least five years. The Pool's membership in CRL began January 1, 2004. The equity is capital that CRL is required to maintain under Vermont law.

Capital Assets

Capital assets are defined by the Pool as assets with an initial individual cost of more than \$500. Capital assets are stated at cost less accumulated depreciation. Depreciation on furniture, equipment and electronic data processing equipment is provided over the estimated useful lives of the assets on the straight-line method. Useful lives vary from three to five years.

Maintenance and repairs, which do not materially extend the useful lives and minor replacements, are expensed as incurred.

Compensated Absences

Accumulated unpaid vacation and sick pay amounts are accrued when benefits vest to employees and the unpaid liability is reflected as compensated absences payable. The amounts accrued as of September 30, 2006 and 2005 was **\$29,346.41** and **\$24,509.78**, respectively.

Investments in Utah Public Treasurers' Investment Fund (PTIF)

The Public Treasurers' Investment Fund (PTIF) is a pooled investment fund enabling public agencies to benefit from the higher yields offered on large denomination securities. The PTIF is similar in nature to a money market fund, but is subject to the Money Management Act and Rules of the Money Management Council. The PTIF invests in corporate debt, U.S. Agency notes, certificates of deposit and commercial paper. The maximum final maturity of any security invested in by the PTIF is limited to five years. The maximum weighted average life of the portfolio is limited to 90 days. There is no maturity date on an insurer's investment in the PTIF. PTIF deposits are not insured or otherwise guaranteed by the State of Utah. Participants in the PTIF pay an administrative charge on an annual basis based on the average account balance. The PTIF is operated as a service to local governments and does not generate a profit to the Utah State Treasurer. The investment in PTIF totaled **\$414,668.20** and **\$69,236.75** as of September 30, 2006 and 2005, respectively.

Reinsurance

The Pool has purchased specific and aggregate reinsurance coverage. The agreements provide for liability insurance in excess of a \$250,000 self-insured retention and property and crime insurance in excess of a \$250,000 self-insured retention up to an aggregate loss limit. The Pool has purchased reinsurance to protect against losses above these limits.

Effective 2003, the Pool has purchased only specific reinsurance coverage. The agreement provides for liability insurance in excess of a \$250,000 self-insured retention and property and crime insurance in excess of a \$250,000 self-insured retention.

Estimated claims loss liabilities are stated net of estimated losses applicable to reinsurance ceded to other insurance companies. However, the Pool is contingently liable for those amounts in the event such companies are unable to pay their portion of the claims.

Unsecured Reinsurance Recoverables

The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with and individual reinsurers, authorized or unauthorized, that exceeds 3% of the Pool's policyholder surplus.

Reinsurance Recoverable in Dispute

The Company does not have any disputed balances or uncollectible funds.

Statutory Limits – Workers' Compensation

Effective 2004, the Pool reinsures Workers' Compensation to statutory limits about the \$300,000 self-insured retention. County Reinsurance, Limited (CRL) provides a layer of coverage \$1,700,000 excess of \$300,000 self-insured retention. Safety National reinsures to statutory limits above the \$2,000,000 provided by CRL.

Contingencies

The Pool is subject to litigation from the settlement of claims contested in the normal course of business. The losses from the actual settlement of such unknown claims are taken into consideration in the computation of the estimated unpaid loss and loss adjustment expense liabilities.

Investments

The carrying amounts of investments and their fair values at September 30, 2006 and 2005 were as follows:

2006				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Government Bonds	\$ 5,551,591	\$ 193,693	\$ (108,416)	\$ 5,636,868
Restricted Government Bonds	\$ 1,114,337	\$ 663	\$ -	\$ 1,115,000
Restricted Equity Investment	\$ 284,654	\$ -	\$ -	\$ 284,654
Total Investments	\$ 6,950,582	\$ 194,356	\$ (108,416)	\$ 7,036,522

2005				
	Cost/ Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
Government Bonds	\$ 6,430,495	\$ 46,810	\$ (124,664)	\$ 6,352,641
Restricted Government Bonds	\$ 1,113,904	\$ -	\$ (14,514)	\$ 1,099,390
Equity Investment	\$ 284,654	\$ -	\$ -	\$ 284,654
Total Investments	\$ 7,829,054	\$ 46,810	\$ (139,179)	\$ 7,736,685

AFFIDAVIT OF DAN McCONKIE

STATE OF UTAH)
 :ss
COUNTY OF SALT LAKE)

Dan McConkie, being duly sworn upon oath, deposes and says:

1. That the affiant has personal knowledge of the matters hereinafter referred to in this Affidavit.

2. That the Affiant, on or about the 19 day of October, 2006, presided over a meeting of the Utah Counties Insurance Pool Board of Trustees, an open and public meeting within the provisions of Chapter 4, Title 52, Utah Code Annotated, 1953, as amended.

3. That a quorum of the Utah Counties Insurance Pool Board of Trustees was present and at least two-thirds of the members present, voted to close the meeting pursuant to the provisions of Section 52-4-4, Utah Code Annotated, 1953, as amended, for the purpose of discussing the character, professional competence, or physical or mental health of an individual.

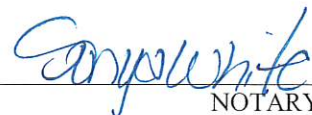
4. That the affiant was present throughout the meeting and, pursuant to the provisions of Section 52-4-7.5, the affiant does hereby affirm that the sole purpose for closing the meeting was to discuss the character, professional competence, or physical or mental health of an individual or individuals.

FURTHER, Affiant saith not.

DATED this 19 day of October, 2006.


DAN McCONKIE, President
Utah Counties Insurance Pool

On the 16 day of November 2006, personally appeared before me Dan McConkie, who, after being by me duly sworn, deposed and said that the information contained in the above and foregoing Affidavit is true and correct.


NOTARY PUBLIC

Residing at: Midvale, Utah

My Commission Expires: 18 April 2010



2007
PREMIUM CALCULATION SCENARIOS

COUNTY	INSURABLE VALUE	PURE LOSS RATE	REINSURANCE PREMIUM PROPERTY	REINSURANCE PREMIUM CRIME	CONTRIBUTION PROPERTY	NUMBER of VEHICLES	PURE LOSS RATE	EXPENDITURES	PURE LOSS RATE	CONTRIBUTION LIABILITY	PRO-RATA	PER MEMBER	CONTRIBUTION EXPENSE	SCENARIO 1 2007 CONTRIBUTION	PERCENT premium change	SCENARIO 2 2007 CONTRIBUTION	PERCENT premium change	SCENARIO 3 2007 CONTRIBUTION	PERCENT premium change	2006 PREMIUM
Beaver	23,612,395	14,876	11,119	384	26,379	55	9,350	7,791,715	22,596	31,946	11,018	12,795	23,812	82,138	34%	82,138	34%	70,741	15%	61,514
Box Elder	35,074,632	22,097	16,517	571	39,184	219	37,230	20,824,850	60,392	97,622	25,843	12,795	38,638	175,444	-4%	183,521	0%	192,697	5%	183,521
Cache	37,861,985	23,853	17,829	616	42,298	273	46,410	18,277,006	53,003	99,413	26,770	12,795	39,564	181,276	-16%	215,512	0%	226,288	5%	215,512
Carbon	46,764,850	29,462	22,022	761	52,244	142	24,140	20,293,128	58,850	82,990	25,546	12,795	38,341	173,575	27%	173,575	27%	156,676	15%	136,240
Daggett	11,084,154	6,983	5,220	180	12,383	46	7,820	6,005,991	17,417	25,237	7,107	12,795	19,901	57,522	40%	57,522	40%	47,186	15%	41,031
Davis	112,562,716	70,915	53,006	1,831	125,752	214	36,380	83,785,161	242,977	279,357	76,526	12,795	89,321	494,430	33%	494,430	33%	427,924	15%	372,108
Duchesne	36,332,062	22,889	17,109	591	40,589	124	21,080	5,481,869	15,897	36,977	14,653	12,795	27,447	105,014	-13%	120,685	0%	126,719	5%	120,685
Emery	42,974,875	27,074	20,237	699	48,010	175	29,750	12,305,640	35,686	65,436	21,430	12,795	34,225	147,672	-8%	159,957	0%	167,955	5%	159,957
Garfield	16,963,655	10,687	7,988	276	18,951	98	16,660	8,545,335	24,781	41,441	11,408	12,795	24,203	84,596	40%	84,596	40%	69,736	15%	60,640
Grand	21,376,411	13,467	10,066	348	23,881	90	15,300	8,700,455	25,231	40,531	12,168	12,795	24,962	89,375	-10%	99,578	0%	104,557	5%	99,578
Iron	39,833,188	25,095	18,758	648	44,501	165	28,050	33,315,733	96,616	124,666	31,956	12,795	44,751	213,917	38%	213,917	38%	178,481	15%	155,201
Juab	19,365,720	12,200	9,119	315	21,635	112	19,040	6,702,410	19,437	38,477	11,355	12,795	24,150	84,262	-22%	108,533	0%	113,960	5%	108,533
Kane	10,593,004	6,674	4,988	172	11,834	108	18,360	11,718,292	33,983	52,343	12,123	12,795	24,918	89,095	19%	89,095	19%	86,204	15%	74,960
Millard	45,275,694	28,524	21,321	737	50,581	146	24,820	18,218,890	52,835	77,655	24,224	12,795	37,019	165,254	18%	165,254	18%	160,792	15%	139,819
Morgan	9,908,196	6,242	4,666	161	11,069	43	7,310	4,777,693	13,855	21,165	6,089	12,795	18,884	51,118	4%	51,118	4%	51,388	5%	48,941
Piute	4,477,914	2,821	2,109	73	5,003	24	4,080	1,494,848	4,335	8,415	2,535	12,795	15,329	28,747	28%	28,747	28%	25,873	15%	22,498
Rich	3,456,233	2,177	1,628	56	3,861	40	6,800	3,047,239	8,837	15,637	3,683	12,795	16,478	35,976	-20%	44,756	0%	46,994	5%	44,756
San Juan	36,246,705	22,835	17,069	590	40,494	227	38,590	14,740,161	42,746	81,336	23,014	12,795	35,809	157,639	1%	157,639	1%	163,870	5%	156,067
Sanpete	8,954,172	5,641	4,217	146	10,003	71	12,070	7,488,294	21,716	33,786	8,272	12,795	21,067	64,856	3%	64,856	3%	65,855	5%	62,719
Sevier	28,034,582	17,662	13,202	456	31,319	116	19,720	12,304,987	35,684	55,404	16,382	12,795	29,177	115,901	36%	115,901	36%	97,673	15%	84,933
Tooele	69,021,167	43,483	32,502	1,123	77,109	240	40,800	31,900,938	92,513	133,313	39,749	12,795	52,544	262,965	29%	262,965	29%	233,544	15%	203,082
Uintah	65,268,361	41,119	30,735	1,062	72,916	142	24,140	27,887,500	80,874	105,014	33,611	12,795	46,406	224,336	5%	224,336	5%	224,336	5%	212,650
Utah	138,270,030	87,110	65,112	2,249	154,472	282	47,940	70,671,786	204,948	252,888	76,951	12,795	89,746	497,106	11%	497,106	11%	497,106	11%	447,627
Wasatch	60,738,662	38,265	28,602	988	67,856	165	28,050	24,170,358	70,094	98,144	31,358	12,795	44,152	210,152	5%	210,152	5%	210,152	5%	200,268
Washington	73,983,609	46,610	34,839	1,204	82,653	173	29,410	36,295,932	105,258	134,668	41,053	12,795	53,847	271,168	16%	271,168	16%	268,654	15%	233,612
Wayne	4,970,744	3,132	2,341	81	5,553	50	8,500	3,504,000	10,162	18,662	4,574	12,795	17,369	41,584	2%	41,584	2%	42,938	5%	40,893
Weber	142,777,062	89,950	67,235	3,667	160,851	320	54,400	64,361,904	186,650	241,050	75,920	12,795	88,715	490,616	7%	490,616	7%	490,616	7%	456,469
UCIP	261,896	165	123	4	293	3	510	1,056,831	3,065	3,575	731	0	731	4,598	-11%	5,177	0%	5,436	5%	5,177
Bear River HD	8,282,069	5,218	3,900	135	9,253	27	4,590	6,694,492	19,414	24,004	6,282	0	6,282	39,539	112%	39,539	112%	21,473	15%	18,672
Central HD	2,106,620	1,327	992	34	2,353	8	1,360	3,017,284	8,750	10,110	2,354	0	2,354	14,818	36%	14,818	36%	12,551	15%	10,914
Southeastern HD	1,227,652	773	578	20	1,371	7	1,190	3,008,600	8,725	9,915	2,132	0	2,132	13,418	6%	13,418	6%	13,418	6%	12,694
Southwest HD	1,020,521	643	481	17	1,140	9	1,530	8,128,399	23,572	25,102	4,957	0	4,957	31,200	103%	31,200	103%	17,690	15%	15,382
Tooele HD	199,120	125	94	3	222	13	2,210	2,475,080	7,178	9,388	1,815	0	1,815	11,426	92%	11,426	92%	6,829	15%	5,938
TriCounty HD	475,000	299	224	8	531	7	1,190	1,800,000	5,220	6,410	1,311	0	1,311	8,252	-4%	8,602	0%	9,032	5%	8,602
Wasatch HD	575,393	362	271	9	643	7	1,190	1,626,450	4,717	5,907	1,237	0	1,237	7,787	129%	7,787	129%	3,917	15%	3,406
Weber-Morgan HI	8,031,482	5,060	3,782	131	8,973	20	3,400	5,297,148	15,362	18,762	5,239	0	5,239	32,973	120%	32,973	120%	17,236	15%	14,988
TOTALS	#####	735,816	550,000	30,000	1,306,161	3,961	673,370	597,716,399	1,733,378	2,406,748	701,379	345,456	1,046,835	4,759,744	11%	4,874,198	15%	4,656,499	10%	4,239,590

2007 Workers Compensation Premium Contribution Scenarios

	Effective	WCF	UCIP					2006	2007	No	EM .70-.80	EM .81-1.00	EM 1.01-1.10	EM 1.11>	Difference	Estimated Standard
	Date	2003 Premium	2004 Premium	2005 Premium	2006 Premium	2007 Premium	Exp Mod	Exp Mod	Increase	Increase 18%	Increase 19%	Increase 20%	Increase 21 %			
Cache	7/1/2004	95,698	69,119	96,747	115,129	139,306	1.00	1.13					139,306	24,177	150,021	
Carbon	1/1/2004	127,032	90,781	90,781	118,015	141,618	1.81	1.01				141,618		23,603	136,962	
Daggett	1/1/2004	22,071	13,232	23,010	26,922	31,768	0.85	0.78		31,768				4,846	25,432	
Duchesne	1/1/2004	61,982	35,820	49,837	62,296	74,133	1.06	0.88			74,133			11,836	43,545	
Emery	1/1/2004	67,515	49,785	49,785	64,721	77,665	1.34	1.08				77,665		12,944	65,839	
Garfield	1/1/2004	35,206	22,047	27,654	32,355	38,503	0.85	0.95			38,503			6,147	31,574	
Grand	1/1/2004	41,847	25,504	34,619	40,504	47,795	0.80	0.94			47,795			7,291	16,217	
Iron	1/1/2004	101,960	62,704	74,232	88,336	106,003	1.01	1.03				106,003		17,667	116,376	
Juab	1/1/2004	33,078	22,338	22,338	26,135	31,624	0.87	1.45					31,624	5,488	39,655	
Kane	7/1/2004	26,021	21,094	26,694	31,232	37,166	0.83	0.96			37,166			5,934	32,922	
Millard	1/1/2004	89,892	54,271	79,191	92,653	110,258	0.85	0.83			110,258			17,604	72,657	
Morgan	1/1/2004	29,618	14,966	19,479	23,180	28,048	0.90	1.33					28,048	4,868	38,305	
Piute	2/1/2004		4,145	5,678	6,757	8,041	0.91	0.87			8,041			1,284	5,848	
Rich	2/1/2004	7,700	4,457	9,129	11,411	13,808	1.12	1.41					13,808	2,396	19,589	
San Juan	1/1/2004	59,028	26,820	49,540	61,925	74,929	1.21	1.42					74,929	13,004	97,125	
Sanpete	1/1/2004	34,987	21,096	21,183	27,538	33,321	1.35	1.24					33,321	5,783	25,396	
Sevier	1/1/2004	25,537	21,791	24,491	31,838	38,206	1.34	1.10				38,206		6,368	55,356	
Summit	1/1/2005	128,816		83,243	97,394	114,925	0.71	0.70		114,925				17,531	106,953	
Tooele	1/1/2005	131,353		97,983	114,640	136,422	0.69	0.90			136,422			21,782	140,577	
Uintah	1/1/2004	92,993	80,020	93,978	117,473	139,792	1.04	0.91			139,792			22,320	94,304	
Utah	4/1/2004	176,365	169,133	187,031	218,826	258,215	0.87	0.79		258,215				39,389	333,976	
Wasatch	1/1/2005	64,742		83,715	97,947	115,577	0.72	0.70		115,577				17,630	53,252	
Washington	6/1/2006	134,143			69,632	119,368	0.97	0.69	119,368	82,166				0	140,926	
Wayne	1/1/2004	8,239	5,719	5,719	6,691	8,096	0.89	1.32					8,096	1,405	14,090	
Weber	6/1/2004	389,520	305,651	370,776	433,808	433,808	0.61	0.69	433,808	511,893				0	308,579	
UCIP	1/1/2004	1,278	376	376	447	532	0.99	0.99			532			85	845	
Wasatch Mental He	7/1/2005			24,078	48,156	56,824	0.76	0.72		56,824				8,668	43,571	
Bear River Health	7/1/2006				14,840	29,681	0.70	0.70	29,681	17,511				0	39,993	
Total			1,120,869	1,651,287	2,080,803	2,445,431					2,445,431					2,249,885

Utah Counties Insurance Pool

Payments

August 23 - September 22, 2006

Type	Date	Num	Name	Memo	Split	Amount
WF-Expense						
Liability Check	9/25/2006		Utah State Tax Commission	Transaction Number: 1578480	-SPLIT-	-1,700.62
Liability Check	9/28/2006		QuickBooks Payroll Service	Created by Payroll Service on 09/25/2006	-SPLIT-	-12,329.16
Paycheck	9/29/2006		Anne M. Ayrton	Direct Deposit	-SPLIT-	0.00
Paycheck	9/29/2006		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	9/29/2006		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	9/29/2006		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	9/29/2006		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	9/29/2006		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	9/29/2006		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	9/29/2006		United States Treasury	EFT ACKNOWLEDGEMENT NUMBER: 270667200...	-SPLIT-	-4,311.32
Liability Check	9/29/2006	3608	Utah Retirement Systems	Unit No: 864 (September 2006)	-SPLIT-	-8,396.17
Liability Check	9/30/2006	ONLI...	Nationwide Retirement Solutions	Entity: 644013	-SPLIT-	-3,205.21
Check	10/2/2006	MON...	Hilton Garden Inn Times Square	AGRIIP Accommodations	-SPLIT-	-11,029.00
Check	10/2/2006	MON...	New York Marriott Marquis	AGRIIP Accommodations	Board Expense	-777.00
Check	10/6/2006	3609	Lester J. Nixon	Expense/Travel Reimbursement	-SPLIT-	-972.48
Check	10/6/2006	3610	Sonya J. White	Expense Reimbursement	Staff Expenses	-300.00
Check	10/6/2006	3611	Brody S. Parker	Expense Reimbursement	-SPLIT-	-229.85
Check	10/6/2006	3612	PEHP-LTD	Coverage Period: September 2006	Staff Medical Insurance	-212.82
Check	10/6/2006	3613	Korby M. Siggard	Expense Reimbursement	-SPLIT-	-131.28
Check	10/6/2006	3614	Specific Software Solutions, LLC	Invoice Number: 12925	Information Technology	-599.00
Check	10/6/2006	3615	Jelly Belly Candy Company	Invoice Number: AR6012	Exhibiting & Sponsorship	-125.17
Check	10/6/2006	3616	Utah PRIMA Chapter	Sponsorship/Registration	-SPLIT-	-830.00
Check	10/6/2006	3617	Utah Women's Conference	Sonya White Conference Registration	Staff Expenses	-25.00
Check	10/6/2006	3618	Utah Counties Insurance Pool	October Employee Benefits	-SPLIT-	-7,289.71
Check	10/6/2006	3619	Civic Research Institute	Order Number: 1626991-R2	Loss Control / Training	-169.95
Check	10/6/2006	3620	By The Numbers Actuarial Consulting, Inc.	Invoice Number: 2006-132	Actuarial Analysis	-4,250.00
Check	10/6/2006	3621	Steve White	Expense Reimbursement	Board Expense	-363.90
Check	10/6/2006	3622	Les Olson Company	Invoice Number: 0770703-IN	Copying Costs	-132.11
Check	10/6/2006	3623	Utah Safety Council	Invoice Number: 03057	Loss Control / Training	-336.00
Check	10/6/2006	3624	Plitney Bowes, Inc.	Invoice Number: 529747	Postage	-38.95
Check	10/6/2006	3625	Verizon Wireless	Invoice Number: 2074629286	Telephone	-65.64
Check	10/6/2006	3626	Lindberg & Company	Iron County	Land Use Hotline	-585.00
Check	10/6/2006	3627	FCP Holdings, LLC	Commercial Lease: 6900 South 900 East, Suite 230	Building Lease	-5,653.38
Check	10/6/2006	3628	Revco Leasing Company, LLC	Invoice Number: 131237	Copying Costs	-270.00
Check	10/6/2006	3629	Office Depot	Account Number: 35538769	-SPLIT-	-238.67
Check	10/6/2006	3630	Utah Association of Counties	Fall Newsletter	Exhibiting & Sponsorship	-212.50
Check	10/6/2006	3631	Snelling Personnel Services, Inc.	Customer Number: 20873-00004JTM	Professional Fees	-647.40
Check	10/6/2006	3632	Steve Baker	Mileage Reimbursement	Board Expense	-54.91
Check	10/6/2006	3633	Steven Wall	Mileage Reimbursement	Board Expense	-139.73
Check	10/6/2006	3634	Dan McConkie	Mileage Reimbursement	Board Expense	-53.40
Check	10/6/2006	3635	Ira Hatch	Mileage Reimbursement	Board Expense	-148.19
Check	10/6/2006	3636	Kent Sundberg	Mileage Reimbursement	Board Expense	-33.82
Check	10/6/2006	3637	AGRIIP	Account Number: 393	-SPLIT-	-5,530.00
Check	10/6/2006	3638	Mark W. Brady	Reimbursable Expenses	Staff Expenses	-300.00
Check	10/6/2006	3639	Huddard Floral Company	Account Number: 202251	Incentives	-78.90
Check	10/6/2006	3640	Snelling Personnel Services, Inc.	Customer Number: 20873-00004JTM	Professional Fees	-664.00
Check	10/6/2006		QuickBooks Payroll Service	Created by Payroll Service on 10/06/2006	-SPLIT-	-12,293.93
Liability Check	10/12/2006		Anne M. Ayrton	Direct Deposit	-SPLIT-	0.00
Paycheck	10/13/2006		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	10/13/2006		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	10/13/2006		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	10/13/2006		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00

Utah Counties Insurance Pool

Payments

August 23 - September 22, 2006

Type	Date	Num	Name	Memo	Split	Amount
Paycheck	10/13/2006		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	10/13/2006		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	10/19/2006		United States Treasury	Acknowledgement Number: 270656600563870	-SPLIT-	-4,293.60
Check	10/19/2006	ONLI...	Marsh USA Risk & Insurance Services	Invoice Number:	TULP	-4,180.00
Check	10/19/2006	3641	Sonya J. White	Expense Reimbursement	-SPLIT-	-134.16
Check	10/19/2006	3643	Pitney Bowes Postage by Phone	Customer Identification #: 19821793866	Postage	-230.00
Check	10/19/2006	3644	Snelling Personnel Services, Inc.	Customer Number: 20873-00004JTM	-SPLIT-	-904.70
Check	10/19/2006	3645	Charmaine G. Green	Expense Reimbursement	-SPLIT-	-28.04
Check	10/19/2006	3646	Qwest	Account Number: 801-565-8500 170B	Telephone	-497.44
Check	10/19/2006	3647	CPCU Society	I-Day Registration Lester Nixon	Staff Expenses	-75.00
Check	10/19/2006	3648	Steve White	Expense Reimbursement	Board Expense	-221.18
Check	10/19/2006	3649	Lynn Lemon	Expense Reimbursement	-SPLIT-	-285.47
Check	10/19/2006	3650	Marsh USA Risk & Insurance Services	Invoice Number: 329332	Airport Liability	-3,444.00
Check	10/19/2006	3651	Verizon Wireless	Account Number: 765572973-00001	-SPLIT-	-307.26
Check	10/19/2006	3652	Tri-Tel Communications, Inc.	Invoice Number: 134589	Debt Service	-35.00
Check	10/19/2006	3653	Positive Incentives	Invoice Numbers: 85566, 85574	-SPLIT-	-664.19
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-1,539.66
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-4,259.19
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0789 0792	-SPLIT-	-929.75
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-SPLIT-	-660.38
Total WF-Expense						-107,413.19
WF-Work Comp Expense						
Check	10/2/2006	0140	Pfeiffer Consulting Group, LLP	Invoice Number: 2006-10	Consultant WC	-1,500.00
Check	10/2/2006	0141	By The Numbers Actuarial Consulting, Inc.	Invoice Number: 2006-133	Actuarial Analysis WC	-2,125.00
Check	10/19/2006	142	Alternative Service Concepts, LLC	Invoice Number: 0010745-IN	Third Party Administrator ...	-10,257.48
Check	10/19/2006	143	Utah Labor Commission	Workers' Comp Self-Insured Renewal	Fees & Licensing	-650.00
Total WF-Work Comp Expense						-14,532.48
TOTAL						-121,945.67